

FORM L-6-OPERATING EXPENSES SCHEDULE
 RELIANCE LIFE INSURANCE COMPANY LIMITED
 OPERATING EXPENSES RELATED TO INSURANCE BUSINESS FOR THE PERIOD ENDED ON 30TH SEPTEMBER, 2010

(₹ '000)

Particulars	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON	FOR THE QUARTER ENDED ON	UPTO THE QUARTER ENDED ON
	30TH SEPTEMBER, 2010	30TH SEPTEMBER, 2010	30TH SEPTEMBER, 2009	30TH SEPTEMBER, 2009
1. Employees' remuneration & welfare benefits	1,717,670	3,573,153	1,399,719	2,727,350
2. Travel, conveyance and vehicle running expenses	38,091	68,594	43,175	63,572
3. Training expenses	35,112	36,658	26,489	31,095
4. (a) Rents, rates & taxes	195,573	326,492	158,253	330,712
(b) Office maintenance	274,033	544,899	73,678	268,630
5. Repairs	4,308	7,844	2,211	4,252
6. Printing & stationery	51,273	92,450	43,042	91,129
7. Communication expenses	90,479	174,403	49,589	167,854
8. Legal & professional charges	101,117	165,007	65,696	80,929
9. Medical fees	8,293	15,253	7,334	11,599
10. Auditors' fees, expenses etc				
a) as auditor	635	1,248	375	804
b) as adviser or in any other capacity, in respect of				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services; and	-	-	-	-
c) in any other capacity	(10)	25	-	-
11. (a) Business Development Expenses	374,126	941,306	354,092	492,654
(b) Marketing Support - Advertisement and publicity	1,136,331	2,006,396	587,269	985,795
12. Interest & Bank Charges	24,453	51,504	29,003	66,924
13. Others:				
Service tax on premium	86,478	318,406	412,893	749,920
Information technology expenses (including maintenance)	176,628	337,182	225,400	334,346
Outsourcing Expenses:				
a) Data Processing expenses	60,590	132,643	71,362	139,833
b) Business services	38,395	113,684	57,668	108,633
Policy stamps	20,835	42,430	13,659	26,489
Other expenses	31,902	53,002	15,925	41,349
14. Depreciation	18,256	35,852	35,329	110,813
TOTAL	4,484,568	9,038,431	3,672,161	6,834,682